Table of Contents

- 1. Introduction
- 2. Meet the new Consul General Michael S. Owen
- 3. End of Year Tax Reminder and Tax FAQs
- 4. Avian Flu Update
- 5. A Message from the Regional Security Officer
- 6. Reminder to Register with the FRRO
- 7. New Mumbai Police Website
- 8. Diplomatic Careers State Depart Exam and Student Internship Application Information
- 9. ACS Hours, Consulate Holidays and Policy Changes

1. Introduction

As part of our goal to keep you -- American citizens living in western India -- more in touch with our office, we are inaugurating this quarterly newsletter to inform you of news and updates that we think will be of interest to you. I look forward to hearing any comments or suggestions that you may have regarding possible topics for future newsletters or any other issues that may be of concern to you.

Thank you,

Jeremy Cornforth American Citizen Services Unit Chief

2. Meet Michael S. Owen - Our new Consul General

Michael S. Owen arrived in Mumbai on August 12, 2005, to take up his current assignment as Consul General for western India. Mr. Owen served as the Chargé d'Affaires ad interim at U.S. Embassy Dar es Salaam (Tanzania) from November 22, 2003, until July 8, 2005. He was Deputy Chief of Mission at Embassy Dar es Salaam (Tanzania) from August 2002 until November 2003.

Before arriving in Dar es Salaam, Mr. Owen served as Counselor for Economic and Commercial Affairs at the U.S. Embassy in Accra, Ghana. His previous postings include assignments as Economic Counselor at Embassy Colombo (Sri Lanka), Chief of the Political/Economic Section at Consulate General Karachi (Pakistan), Desk Officer for Rwanda/Burundi affairs in the State Department, Watch Officer in the State Department's Operations Center, Political/Economic Officer at Embassy Nouakchott (Mauritania), and Consular Officer at Embassy Dublin (Ireland). He has received five Superior Honor Awards and was the 2000 recipient of the Charles E. Cobb Award for Trade Promotion.

A native of Tennessee, Mr. Owen received a Bachelor's degree in Civil Engineering and Economics from Rice University, a Master's in Public Affairs from Princeton University, and a Master's degree in Creative Writing from Iowa State University. Prior to joining the State Department he was an economic analyst with the Congressional Budget Office and a free-lance writer.

Mr. Owen's foreign languages are Dutch and French. He and his wife Annerieke have a son Brendan and a daughter Sigrid.

3. End of Year Tax Reminder and Tax FAQs

Most IRS forms can now be downloaded directly from the Internet. You can also file your taxes online. Visit www.irs.gov for more information.

Although we do not have a trained tax expert in our office, the Consulate normally sponsors an IRS tax advisor in the spring to help U.S. citizens with complicated tax questions. Look for information about such a visit on our website in early 2006.

(The following is excerpted form the IRS website's Frequently Asked Questions)

What is foreign earned income? Is it income from a foreign source or income paid by a U.S. company while living abroad?

Earned income is pay for personal services performed, such as wages, salaries, or professional fees. Foreign earned income is income you receive for services you perform in a foreign country during a period when your tax home is in a foreign country and during which you meet either the bona fide residence test or the physical presence test. It does not matter whether earned income is paid by a U.S. employer or a foreign employer. Foreign earned income does not include the following amounts.

- The previously excluded value of meals and lodging furnished for the convenience of your employer.
- Pension or annuity payments including social security benefits.
- Payments by the U.S. Government, or any U.S. government agency or instrumentality, to its employees.
- Amounts included in your income because of your employer's contributions to a nonexempt employee trust or to a non-qualifying annuity contract.
- Recaptured unallowable moving expenses
- Payments received after the end of the tax year following the tax year in which you performed the services that earned the income.

Do I have to meet the 330-day presence test or have a valid working resident visa to meet the requirement for foreign income exclusion?

To claim the foreign earned income exclusion, the foreign housing exclusion, or the foreign housing deduction, you must have foreign earned income, your tax home must be in a foreign country, and you must be one of the following:

- A U.S. citizen who is a bona fide resident of a foreign country or countries for an uninterrupted period that includes an entire tax year,
- A U.S. resident alien who is a citizen or national of a country with which the United States has an income tax treaty with a nondiscrimination article in effect and who is a bona fide resident of a foreign country or countries for an uninterrupted period that includes an entire tax year, or
- A U.S. citizen or a U.S. resident alien who is physically present in a foreign country or countries for at least 330 full days during any period of 12 consecutive months.

U.S. tax law does not specifically require a foreign resident visa or work visa for this purpose, but you (must/should) comply with the other country's laws.

4. Avian Flu Update

Many American citizens have requested information about the possible presence in India and Bhutan of a highly pathogenic strain of avian influenza (also known as "bird flu") known as H5N1. Although there have been reports of H5N1 avian influenza outbreaks in several countries in Asia and Europe, there have been no official reports of any such outbreaks among domestic or wild birds in India or Bhutan. Similarly, there are no official reports of transmission of the H5N1 avian influenza virus to humans in India or Bhutan.

The U.S. Consulate continues to monitor any possible outbreaks of avian influenza in India among domestic and wild bird populations. In the event that H5N1 virus is detected in poultry or wild birds in India, the Embassy will work with the Indian government in providing information to minimize the possibility of

transmission of the virus to humans in order to protect Americans living and traveling in India. The Consulate is also monitoring any possible outbreaks of avian influenza in countries neighboring India, including Bhutan. Our website (mumbai.usconsulate.gov) will be updated in the event important developments with respect to avian influenza arise.

American citizens interested in learning more about avian influenza and pandemic flu are encouraged to read information made available by the Centers for Disease Control (CDC), the World Health Organization (WHO), the Food and Agriculture Organization of the United Nations (FAO), the U.S. Department of State, and the official U.S. government website on pandemic flu sponsored by the U.S. Department of Health and Human Services at the following links:

World Health Organization - http://www.who.int/csr/disease/avian_influenza/en/

Centers for Disease Control - http://www.cdc.gov/flu/avian/

Food and Agriculture Organization of the UN -

http://www.fao.org/ag/againfo/subjects/en/health/diseases-cards/special_avian.html

US Department of State - http://www.state.gov/g/oes/avianflu/

5. Message from the Regional Security Officer

(This section is provided by the Regional Security Office of the American Consulate General in Mumbai. Its purpose is to provide safety and security information to American citizens in the Mumbai consular district. It is for informational purposes only.)

This month: Child Safety

1. Precautions in the Neighborhood

Children should:

- · Be alert, cautious, and prepared.
- Know the safest route to school, stores, and friends' houses, avoid isolated areas, and be able to identify safe places to go in an emergency.
- Report any crimes, suspicious activities, or anything that does not seem quite right to the police, school authorities, and parents and guardians.
- Try to walk and play with a friend or in a group rather than alone, and always let a parent or guardian know where they are going to be.
- Stay away from known trouble spots, poorly lit or isolated areas, and strangers who hang around playgrounds, public restrooms, and schools.
- · Avoid being around others who tend to engage in forms of violence or use alcohol or other drugs.
- Know to settle arguments with words rather than fists or weapons, and to walk away when others are
 arguing.

2. School and Daycare

Parents and guardians need to:

- Determine the reputation of a prospective school, daycare center, or babysitter, and find out if they are licensed, certified, or regulated in any way.
- Find out as much information as possible about individual care providers. Ask for and check references.
- Visit schools and daycare centers unannounced to assess the quality of care that is provided and to
 observe how the care provider relates to children.
- · Consult with other parents and guardians who have used the school, daycare center, or babysitter.
- Be aware of the school or daycare center's hiring policies and practices to ensure that

(Source: OSAC Security Guidelines for Children Living Abroad.)

6. Reminder to Register with the Foreigners Regional Registration Office (FRRO)

Foreigners entering India on a Student, Employment, Research or Missionary Visa which is valid for more than 180 days, are required to register with the Foreigners Registration Officer under whose jurisdiction they propose to stay. This should be done within 14 days of arrival in India, irrespective of the actual period of stay. Foreigners entering on other visa types do not have to register if their actual stay will not exceed 180 days.

The following categories of foreign nationals are exempt from registration:

Those visiting India on any short term visa, i.e. one valid for 180 days or less Children below 16 years of age (on any type of visa)

The above information comes from The FRRO's website at www.immigrationindia.nic.in.

7. New Mumbai Police Website

The Mumbai Police have launched a new website. It is full of valuable information and even lets you submit certain complaints online. Please visit www.mumbaipolice.com

8. Diplomatic Careers - State Department Exam and Student Internship Application Information

Have you ever considered becoming a Foreign Service Officer? The first step is to take the Foreign Service Written Exam. The next exam will be given on April 8, 2006. Registration information for the 2006 written exam will be available at www.careers.state.gov/officer/join/examinfo.html in mid-January 2006.

What could a student internship at the U.S. Department of State mean to you? It's an opportunity for you to get an inside look at the different types of positions and responsibilities available in foreign affairs. Think of it as taking a career test ride before you actually have to decide what you are going to do with your life. You can also gain valuable work experience that will help you in virtually every endeavor, whether you choose to work in government or in the private sector. For an application and more information please visit http://www.careers.state.gov/student/programs/student_internships.html.

9. ACS Hours, Consulate Holidays and Important Policy Changes

Our hours: The American Citizen Services Office is open to the public from Monday to Friday from 9:00 a.m. to 12:30 p.m. Our phone number is (22) 2363-3611, extension 4306. You may also reach us by email at mumbaiacs@state.gov.

Holiday schedule: The Consulate will be closed on November 24 and December 26, 2005, and January 2, 16, and 26, 2006.

Certain adults may now renew their passports by mail. For complete details and all forms, please visit http://mumbai.usconsulate.gov/passportadult.html.

The rupee/U.S. dollar exchange rate used by the Consulate will change on November 16. The new exchange rate that is used for all U.S. Consulate transactions will be Rs. 46 = \$1 U.S.
